

RECORDING REQUESTED BY:

LSI

700 Cherrington Parkway
Coraopolis, PA 15108

WHEN RECORDED MAIL TO:

LSI

700 Cherrington Parkway
Coraopolis, PA 15108

eLS Order # 5260632

888-706-3713

2/02/09 10:30:52
P BK 130 PG 286
DESDOTO COUNTY, MS
W.E. DAVIS, CH CLERK

LIMITED DURABLE POWER OF ATTORNEY

Caution: This is an important document. It gives the person whom you designate (your "Agent" or "Attorney in Fact") broad powers to act on your behalf for a specific transaction during a certain period of time, which may include powers to promise to repay a debt with interest and mortgage your real property following your review of your loan documentation during a loan closing to be conducted on the internet. With respect to any loss of, misplacement of, inaccuracy in, or failure to sign any loan documentation, your Agent or Attorney in Fact will continue to have these powers, even if you become incapacitated or incompetent after the loan closing, for the limited purpose to replace or correct such loan documentation. If the attorney in fact has actual knowledge of any disability or incompetence before or during closing the powers contained herein will cease to exist. This document does not authorize anyone to make medical or other health care decisions for you. Signing this Limited Durable Power of Attorney is optional. Although designating your Agent or Attorney in Fact should make your loan closing more convenient, you are not required to sign this document in order to obtain your loan. Before you decide whether to sign or if you do not understand the purpose or effect of this form, you should consult an attorney.

BE IT KNOWN, that William J Power III
Whose address is: 6917 Ginwood Cv
WALLS, MS 38680

Make and appoint the following persons who are employees of LSI, namely: Ellen Hatten, Greg Perdziola, James Greene, Ryan Flaherty, Shannon Obringer, Stacey Franciscus, each of whom may act separately, whose addresses are C/O LSI, at 700 Cherrington Parkway, Coraopolis, PA 15108, as my true and lawful Attorneys in Fact or Agents to act for me in my name, place and stead, for the following specific and limited purposes:

(1) Refinancing of the Real Estate located at 6917 Ginwood Cv, WALLS, MS 38680 and legally described as (the "Property"):

Land situate in the County of DESOTO, State of MISSISSIPPI

Legal description set forth in attached Exhibit A.

Tax ID/Parcel No.: 1-09-7-25-11-0-00019-00

(2) To mortgage, finance, refinance, hypothecate, assign, transfer and in any manner deal with the Property to effectuate the above referenced refinancing (which may also be called "banking transactions" under state statute) with Countrywide Bank, FSB ("Lender"). The refinancing is estimated to occur on or about 01/08/2009 with a loan amount not to exceed \$21,949.12 plus 10%.

(3) To execute, acknowledge receipt of, approve, and deliver all documents including but not limited to:

- a. Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, security instruments, riders, attachments and addenda, including any documents necessary or requested as part of this transaction by the title insurer, lender or other parties to the transaction;
- b. those documents needed by governmental and taxing authorities;
- c. lien waivers, subordination/waiver of homestead and any marital rights necessary to obtain the financing; and
- d. escrow instructions, closing or settlement statements, truth in lending disclosures (including notice of my right to rescind the credit extension, if applicable), loan applications, HUD-1 and other written instruments relating to the transaction.

This Durable Power of Attorney is effective immediately and is limited to the specific transaction described above. I may revoke this Power of Attorney at any time by providing written notice to my Attorney in Fact or Agent at Closing Stream Department C/O LSI, 700 Cherrington Parkway, Coraopolis, PA 15108. If the Power of Attorney is recorded, any revocation will not be effective as to third parties until the revocation is recorded in the same county or other established governmental authority for the recording of Powers of Attorney. This Power of Attorney will terminate immediately upon the proper recording of all documents necessary or requested as part of this transaction by the title insurer, lender or other parties to the transaction, except with respect to any loss of, misplacement of, inaccuracy in, or failure to sign any loan documentation. With respect to any loss of, misplacement of, inaccuracy in, or failure to sign any loan documentation, these powers will continue to exist even if I become incapacitated or incompetent after the loan closing for the limited purpose to replace or correct such loan documentation.

Conflict of Interest Disclosure. This is to give notice that LSI receives fees for escrow and title services either directly or indirectly from Lender. These fees will be detailed on your Settlement Statement that accompanies your loan documents. The attorneys in fact listed above will act individually as your representative with no independent financial or employment motivations to complete the settlement. The attorneys in fact listed above will be bound by his or her fiduciary duty as set forth in the following Acknowledgement of Attorney-In-Fact.

I understand that this Durable Power of Attorney is not an approval of my loan application request or a commitment by Lender to make a mortgage loan. Should my loan application request be withdrawn by me or not approved by Lender, this Durable Power of Attorney will be null and void.

TO INDUCE ANY THIRD PARTY TO ACT, I AGREE THAT ANY THIRD PARTY RECEIVING AN EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT ON THIS INSTRUMENT. ANY REVOCATION OR TERMINATION OF THIS INSTRUMENT WILL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNTIL SUCH THIRD PARTY HAS ACTUAL OR CONSTRUCTIVE NOTICE OF SUCH REVOCATION OR TERMINATION. I, FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING REASONABLY RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

Dated: Dec 24, 2008W Power III
William J Power III

Dated: _____, 20____

Dated: _____, 20____

Witness: [Signature]Witness: [Signature] Angel I. Saez

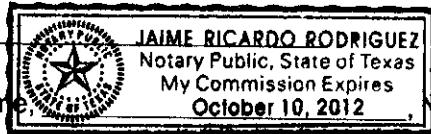
Printed Name:

Kadukka Velapil Sani

Printed Name:

Angel I. Saez

ALL-PURPOSE ACKNOWLEDGEMENT

State of TEXASCounty of CAMERONOn 24 Dec 08 before me
DATE[Signature]
Notary Public

NAME, TITLE OF OFFICER-EG, "JANE DOE, NOTARY PUBLIC"

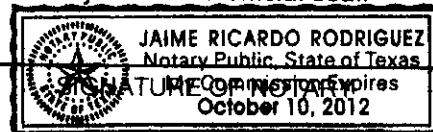
Personally appeared William J Power III

☒ personally known to me

- OR -

☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Commission Expires.

ACKNOWLEDGMENT OF ATTORNEY-IN-FACT

I, AGENT, have read the attached power of attorney and am the person identified as the attorney-in-fact (the "agent") for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the power of attorney or in state law., when I act as agent:

I shall exercise the powers for the benefit of the principal.

I shall keep the assets of the principal separate from my assets.

I shall exercise reasonable caution and prudence.

I shall keep a full and accurate record of all actions, receipts and disbursements on behalf of the principal.

Greg Pordzola
AGENT

[Signature]
Signature of Attorney-in-Fact

1-27-09
Date

EXHIBIT A
LEGAL DESCRIPTION

The following described property:

Situated in the County of DeSoto, State of Mississippi:

Lot 19, Section C, Poplar Forest Subdivision, in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 53, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WITH THE APPURTENANCES THERETO.

Assessor's Parcel Number: 1-09-7-25-11-0-00019-00